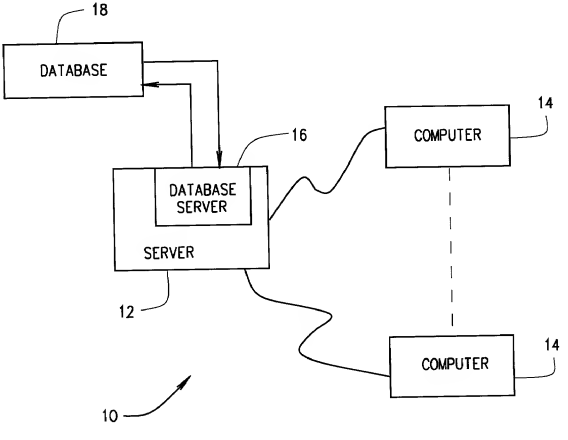
18
DATABASE
16
DATABASE SERVER
SERVER
12
10
COMPUTER
14
COMPUTER
14

FIG. 1

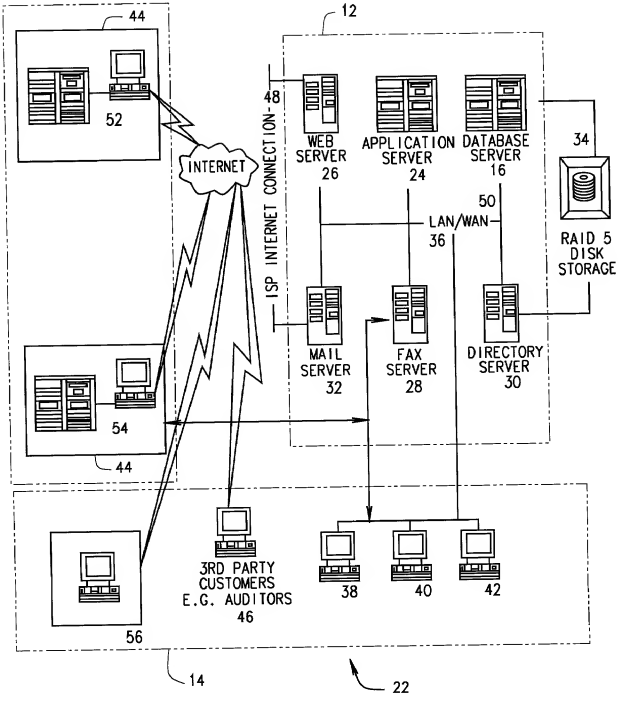
44
52
INTERNET
12
48
ISP INTERNET CONNECTION
WEB SERVER 26
APPLICATION SERVER 24
DATABASE SERVER 16
34
RAID 5 DISK STORAGE
50
LAN/WAN
36
MAIL SERVER 32
FAX SERVER 28
DIRECTORY SERVER 30
54
44
3RD PARTY CUSTOMERS E.G. AUDITORS 46
38
40
42
56
14
22

FIG. 2

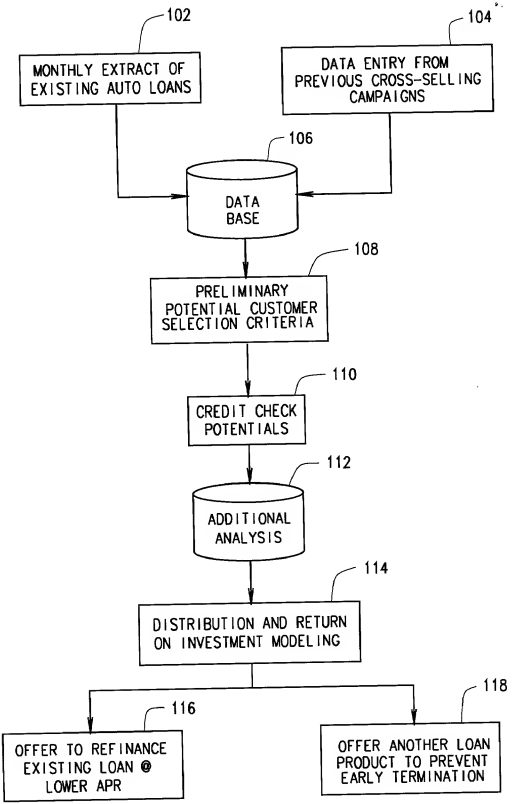
102
MONTHLY EXTRACT OF EXISTING AUTO LOANS
104
DATA ENTRY FROM PREVIOUS CROSS-SELLING CAMPAIGNS
106
DATA BASE
108
PRELIMINARY POTENTIAL CUSTOMER SELECTION CRITERIA
110
CREDIT CHECK POTENTIALS
112
ADDITIONAL ANALYSIS
114
DISTRIBUTION AND RETURN ON INVESTMENT MODELING
116
OFFER TO REFINANCE EXISTING LOAN @ LOWER APR
118
OFFER ANOTHER LOAN PRODUCT TO PREVENT EARLY TERMINATION

FIG. 3

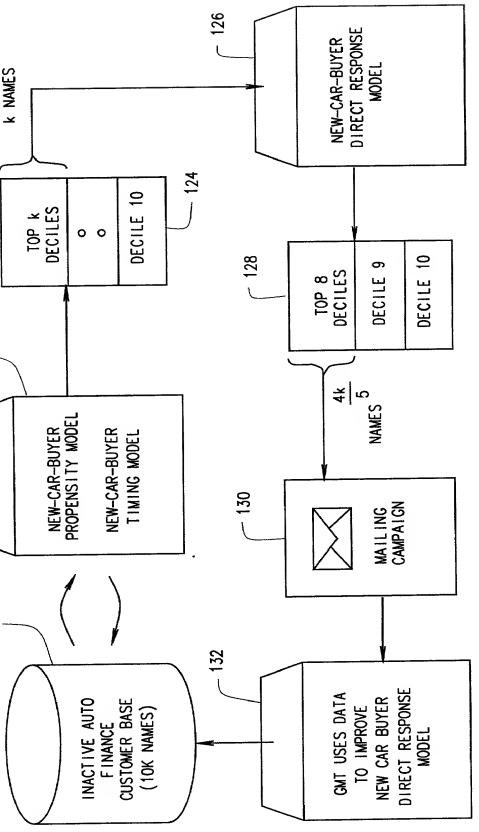
INACTIVE AUTO FINANCE CUSTOMER BASE (10K NAMES)
120
GMT USES DATA TO IMPROVE NEW CAR BUYER DIRECT RESPONSE MODEL
132
NEW-CAR-BUYER PROPENSITY MODEL
NEW-CAR-BUYER TIMING MODEL
122
MAILING CAMPAIGN
130
4k/5 NAMES
TOP 8 DECILES
DECILE 9
DECILE 10
128
NEW-CAR-BUYER DIRECT RESPONSE MODEL
126
k NAMES
TOP k DECILES
DECILE 10
124

FIG. 4

T09T20 DES82860

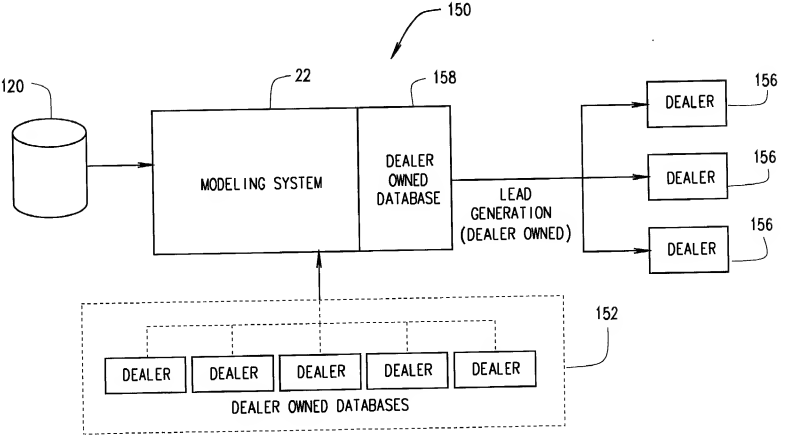

FIG. 5

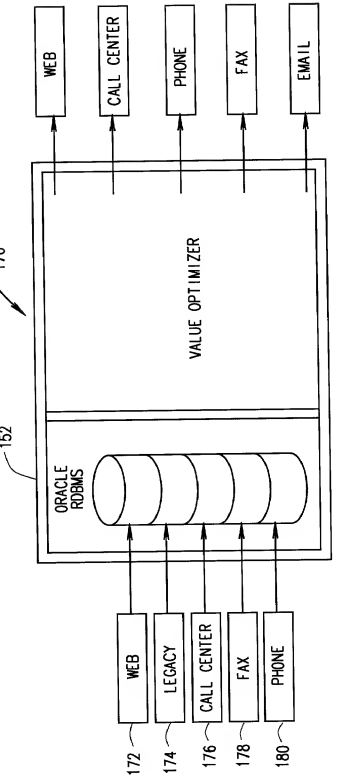
WEB
CALL CENTER
PHONE
FAX
EMAIL
170
VALUE OPTIMIZER
152
ORACLE RDBMS
WEB
LEGACY
CALL CENTER
FAX
PHONE
172
174
176
178
180

FIG. 6

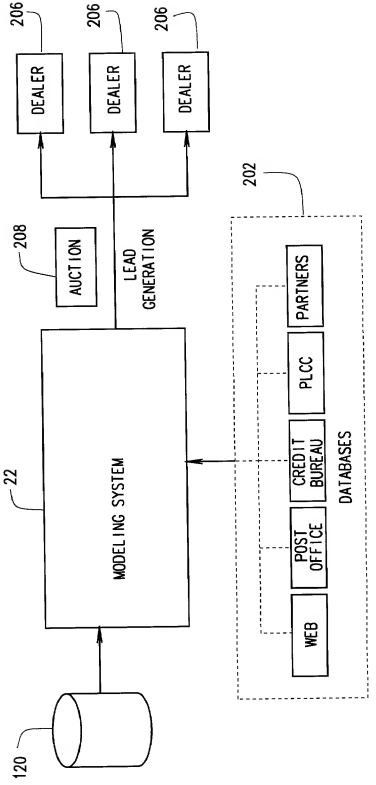
200
120
22
MODELING SYSTEM
208
AUCTION
LEAD GENERATION
206
DEALER
206
DEALER
206
DEALER
202
DATABASES
WEB
POST OFFICE
CREDIT BUREAU
PLCC
PARTNERS

FIG. 7

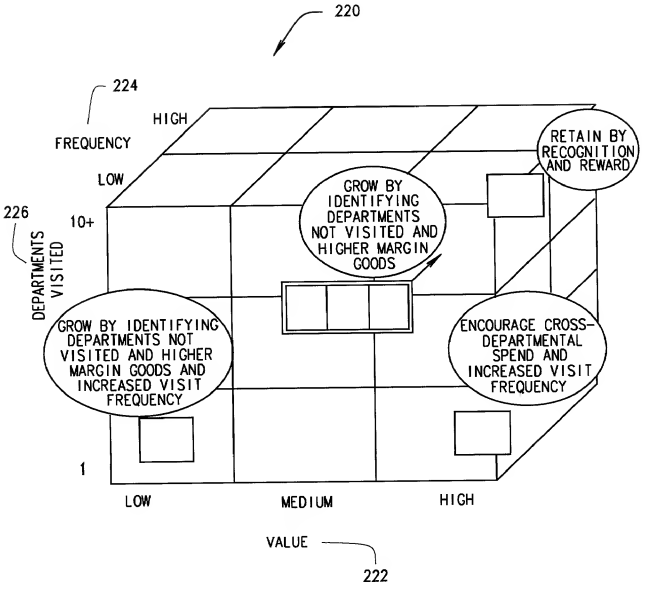
220
224
HIGH
FREQUENCY
LOW
226
10+
DEPARTMENTS VISITED
1
RETAIN BY RECOGNITION AND REWARD
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS
GROW BY IDENTIFYING DEPARTMENTS NOT VISITED AND HIGHER MARGIN GOODS AND INCREASED VISIT FREQUENCY
ENCOURAGE CROSS-DEPARTMENTAL SPEND AND INCREASED VISIT FREQUENCY
LOW
MEDIUM
HIGH
VALUE
222

FIG. 8

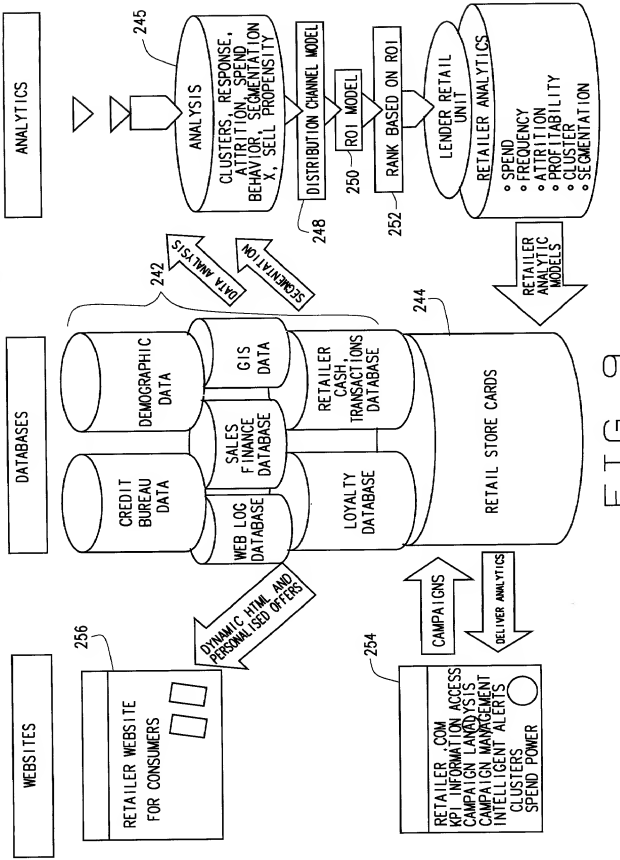
WEBSITES
256
RETAILER WEBSITE FOR CONSUMERS
DYNAMIC HTML AND PERSONALISED OFFERS
254
RETAILER .COM
KPI INFORMATION ACCESS
CAMPAIGN LAUNCH
CAMPAIGN MANAGEMENT
INTELLIGENT ALERTS
CLUSTERS
SPEND POWER
CAMPAIGNS
DELIVER ANALYTICS
DATABASES
240
CREDIT BUREAU DATA
WEB LOG DATABASE
SALES FINANCE DATABASE
LOYALTY DATABASE
DEMOGRAPHIC DATA
GIS DATA
RETAILER CASH, TRANSACTIONS DATABASE
RETAIL STORE CARDS
242
DATA ANALYSIS
SEGMENTATION
244
RETAILER ANALYTIC MODELS
ANALYTICS
245
ANALYSIS
CLUSTERS, RESPONSE, ATTRITION, SPEND BEHAVIOR, SEGMENTATION X, SELL PROPENSITY
248
DISTRIBUTION CHANNEL MODEL
250
ROI MODEL
252
RANK BASED ON ROI
LENDER RETAIL UNIT
RETAILER ANALYTICS
• SPEND
• FREQUENCY
• ATTRITION
• PROFITABILITY
• CLUSTER
• SEGMENTATION

FIG. 9

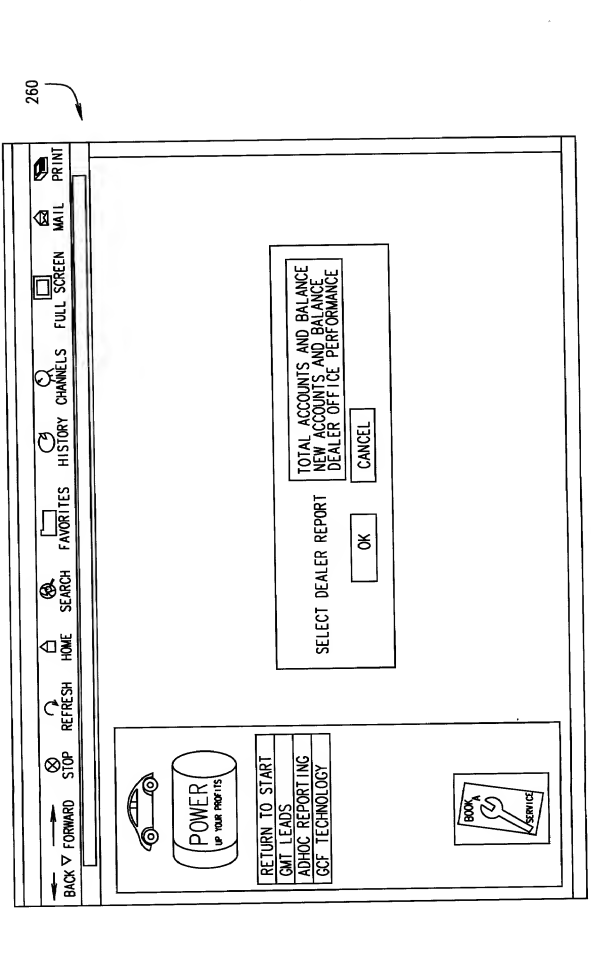
260
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
QMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE
SELECT DEALER REPORT
TOTAL ACCOUNTS AND BALANCE
NEW ACCOUNTS AND BALANCE
DEALER OFFICE PERFORMANCE
OK
CANCEL

FIG. 10

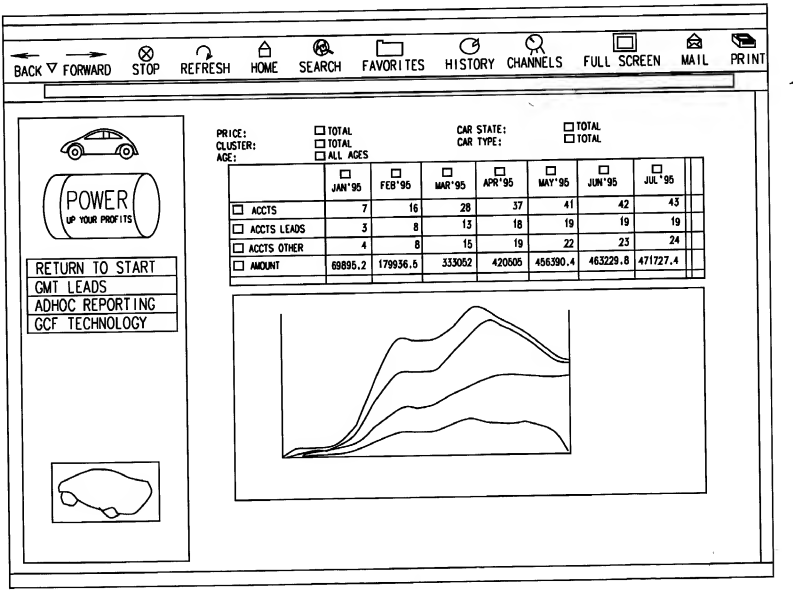
262
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
GMT LEADS
ADHOC REPORTING
GCF TECHNOLOGY
PRICE: TOTAL
CLUSTER: TOTAL
AGE: ALL AGES
CAR STATE: TOTAL
CAR TYPE: TOTAL
JAN'95 FEB'95 MAR'95 APR'95 MAY'95 JUN'95 JUL'95
ACCTS 7 16 28 37 41 42 43
ACCTS LEADS 3 8 13 18 19 19 19
ACCTS OTHER 4 8 15 19 22 23 24
AMOUNT 69895.2 179936.6 333052 420505 456390.4 463229.8 471727.4

FIG. 11

TOSTADO 0858860

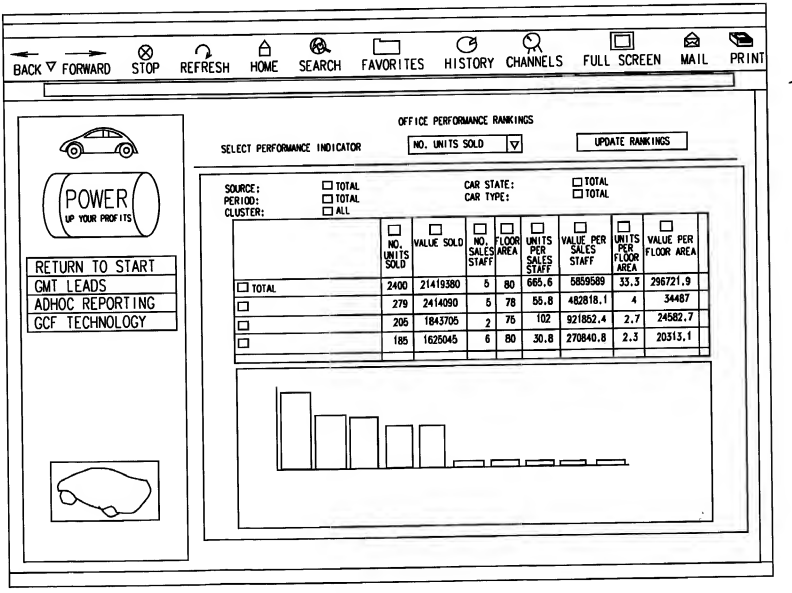

FIG. 12

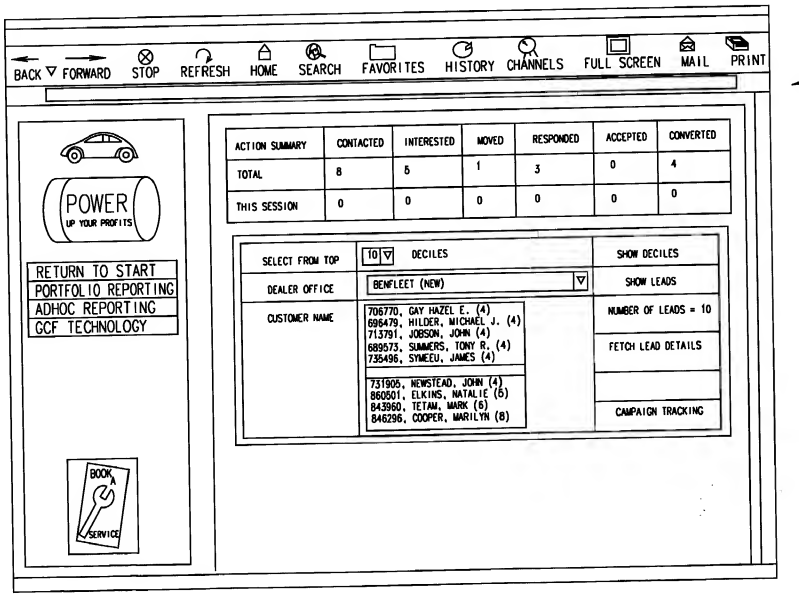
266
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE
ACTION SUMMARY | CONTACTED | INTERESTED | MOVED | RESPONDED | ACCEPTED | CONVERTED
TOTAL | 8 | 5 | 1 | 3 | 0 | 4
THIS SESSION | 0 | 0 | 0 | 0 | 0 | 0
SELECT FROM TOP
10
DECILES
SHOW DECILES
DEALER OFFICE
BENFLEET (NEW)
SHOW LEADS
CUSTOMER NAME
706770, GAY HAZEL E. (4)
696479, HILDER, MICHAEL J. (4)
713791, JOBSON, JOHN (4)
689573, SUMMERS, TONY R. (4)
735496, SYMEEU, JAMES (4)
NUMBER OF LEADS = 10
FETCH LEAD DETAILS
731905, NEWSTEAD, JOHN (4)
860501, ELKINS, NATALIE (6)
843960, TETAM, MARK (6)
846296, COOPER, MARILYN (8)
CAMPAIGN TRACKING

FIG. 13

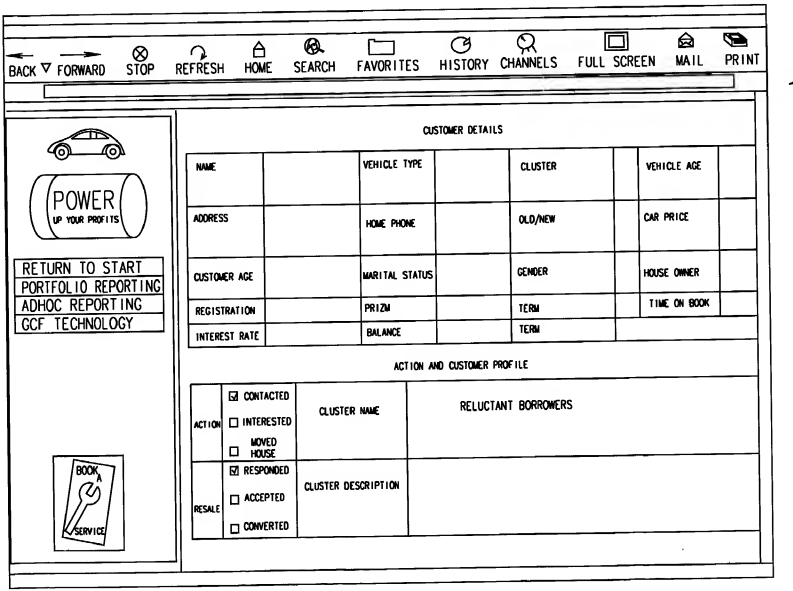
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
268
POWER
UP YOUR PROFITS
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY
BOOK A SERVICE
CUSTOMER DETAILS
NAME
VEHICLE TYPE
CLUSTER
VEHICLE AGE
ADDRESS
HOME PHONE
OLD/NEW
CAR PRICE
CUSTOMER AGE
MARITAL STATUS
GENDER
HOUSE OWNER
REGISTRATION
PRIZM
TERM
TIME ON BOOK
INTEREST RATE
BALANCE
TERM
ACTION AND CUSTOMER PROFILE
ACTION
CONTACTED
INTERESTED
MOVED HOUSE
CLUSTER NAME
RELUCTANT BORROWERS
RESALE
RESPONDED
ACCEPTED
CONVERTED
CLUSTER DESCRIPTION

FIG. 14

TOSTADO DESABSED

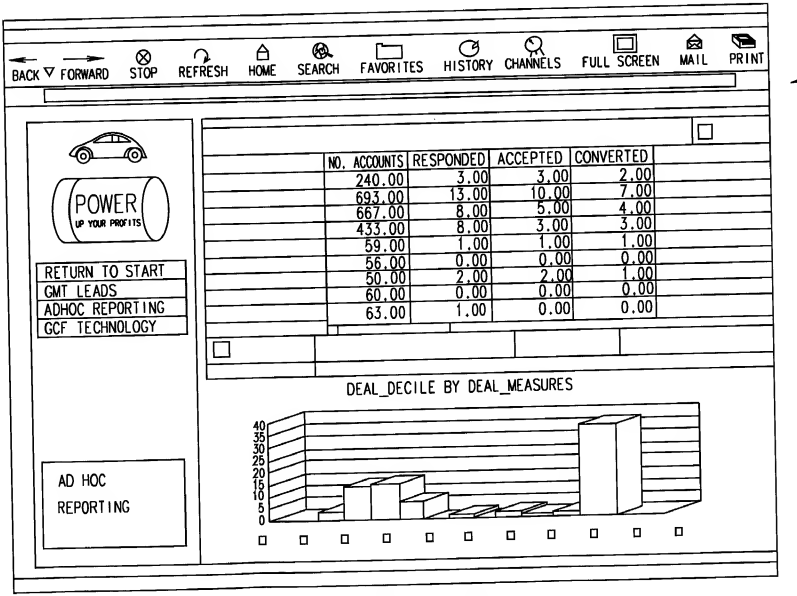

FIG. 15

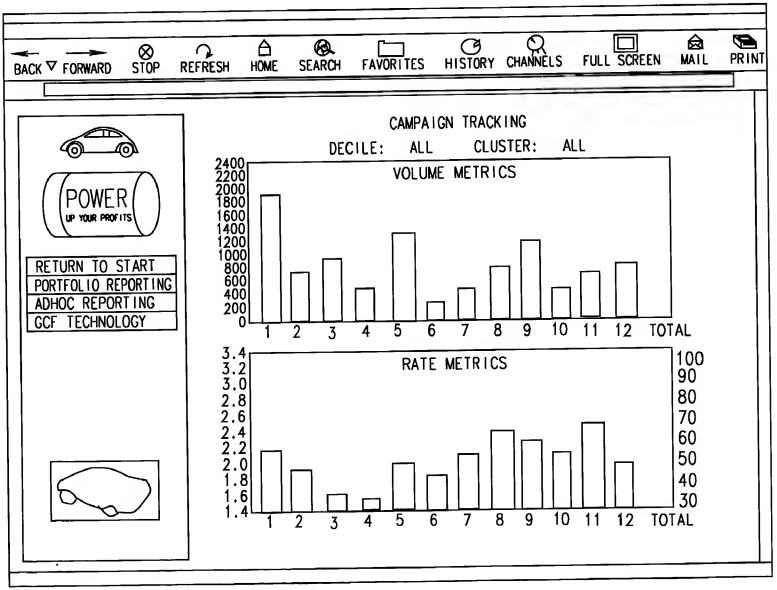
272
BACK
FORWARD
STOP
REFRESH
HOME
SEARCH
FAVORITES
HISTORY
CHANNELS
FULL SCREEN
MAIL
PRINT
POWER
UP YOUR PROFITS
RETURN TO START
PORTFOLIO REPORTING
ADHOC REPORTING
GCF TECHNOLOGY
CAMPAIGN TRACKING
DECILE: ALL CLUSTER: ALL
VOLUME METRICS
2400
2200
2000
1800
1600
1400
1200
1000
800
600
400
200
0
1 2 3 4 5 6 7 8 9 10 11 12 TOTAL
RATE METRICS
3.4
3.2
3.0
2.8
2.6
2.4
2.2
2.0
1.8
1.6
1.4
100
90
80
70
60
50
40
30
1 2 3 4 5 6 7 8 9 10 11 12 TOTAL

FIG. 16

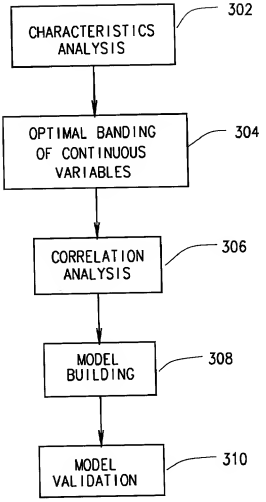
CHARACTERISTICS ANALYSIS
302
OPTIMAL BANDING OF CONTINUOUS VARIABLES
304
CORRELATION ANALYSIS
306
MODEL BUILDING
308
MODEL VALIDATION
310

FIG. 17